

Certificate Number: 03605-PR-CC-012783864



03605-PR-CC-012783864

CERTIFICATE OF COUNSELING

I CERTIFY that on October 25, 2010, at 4:11 o'clock PM AST, GILBERTO NEGRON FRANCESCHINI received from Consumer Credit Counseling Service of Puerto Rico, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Puerto Rico, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted in person.

Date: October 25, 2010 By: /s/MARIA GARCIA

Name: MARIA GARCIA

Title: BRANCH MANAGER

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See 11 U.S.C. §§ 109(h) and 521(b).*